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CONFIRMATION NO. 4936

SERIAL NUMBER 10/814,800	FILING or 371(c) DATE 03/31/2004 RULE	CLASS 705	GROUP ART UNIT 3696	ATTORNEY DOCKET NO. 32052-9195.US04		
APPLICANTS Kathleen Tyson-Quah, Radlett, UNITED KINGDOM; ** CONTINUING DATA ***** This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 06/12/2004						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and / Frantzy Poinvil / Acknowledged Examiner's Signature		<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY UNITED KINGDOM	SHEETS DRAWINGS 20	TOTAL CLAIMS 32 19	INDEPENDENT CLAIMS 4
ADDRESS PERKINS COIE LLP PATENT-SEA P.O. BOX 1247 SEATTLE, WA 98111-1247 UNITED STATES						
TITLE Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system operated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance						
FILING FEE RECEIVED 1184	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit			